



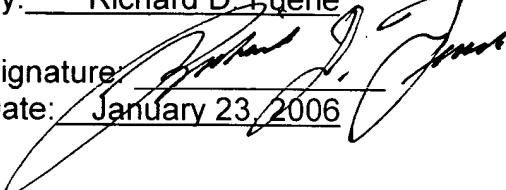
IFW X

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to:

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On: January 23, 2006

By: Richard D. Fuerle

Signature: 

Date: January 23, 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: HENRY B. CRICHLOW

Examiner: Crosland, Donnie L.

Serial No.: 10/709,773

Group Art Unit: 2636

Filed: May 27, 2004

For: SYSTEM AND METHOD FOR REAL TIME GENERATING,  
PRESENTING, DISPLAYING AND PAYING UTILITY BILLS ONLINE

The Commissioner of Patents  
and Trademarks  
Alexandria, VA 22313

**AMENDMENT**

**Introductory Comments**

In response to the Office Action dated November 16, 2005, please amend the above-identified patent application as follows: